

1 June 2023

Company Secretary  
Rawlings Super Fund Co Pty Ltd  
Unit 4  
1 Fox St  
DANDENONG VIC 3175



## Landlord Insurance

Policy number  
**20-0377211-LLP**

Risk address  
**Unit 2  
488 Danes St  
Lavington NSW 2641**

Amount due (See 'How to pay')  
**\$533.73**

Due by 4pm on  
**22 June 2023**

## It's time to renew your insurance cover

To the Company Secretary,

Thank you for choosing us to cover your rental property. Your policy expires at 4pm on 22 June 2023 and we invite you to renew your insurance cover with us.

Before you renew your rental property insurance, don't forget that you need to comply with your Duty to take reasonable care not to make a misrepresentation, which is set out at the end of your Schedule and applies until you renew your policy. If there are any changes to the previous information you supplied, please call us.

### Renew now

To get all the benefits of another year of cover, please pay the annual premium of \$533.73 by 22 June 2023. See **How to pay** for details.

### Please check the details for your renewing policy

We want to be sure you know exactly what you're covered for on renewal. So please read the Product Disclosure Statement (PDS) and any applicable Supplementary PDS together with your Policy Schedule, as these set out the renewal terms and conditions.

Please also check whether the cover and sums insured remain appropriate.

Please ensure that everything is correct and call us to make any changes. If you need another copy of any of your policy documents, please call us.

### Any questions?

Please call **13 1000** - we'll be happy to help you.

Kind regards,



Richard Feledy  
**Managing Director**  
**Allianz Australia Insurance Limited**

## Did you know Allianz also offer these 4 covers?

- 1 Home Insurance
- 2 Life Insurance
- 3 Car Insurance
- 4 Business Insurance

Call **13 1000** or visit  
**allianz.com.au** today

If you need to make a claim, call us on 13 10 13  
or go to [allianzclaims.com.au](https://allianzclaims.com.au)

### Important information

Insurance is issued by Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No: 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about it please refer to the Product Disclosure Statement, available from [allianz.com.au](https://allianz.com.au) or by calling us on **13 1000**. A Target Market Determination (TMD) that sets out the target market for this Product is available. If you would like one, please call us on 13 1000 or visit [allianz.com.au](https://allianz.com.au).

## How to pay

**Amount due**  
**\$533.73**

**Due by**  
**22 June 2023**

**Policy number**  
**20-0377211-LLP**

### Online

(BRN) Biller Reference Number  
**162 000 032 677 60**

Go to [allianz.com.au](https://allianz.com.au) and  
choose 'Make a Payment'.

### Scan



Download a **QR Code reader** from your favourite app store, then scan this QR code to go online and make your payment.

### **BPAY<sup>®</sup>**



Bill Code **116517**  
Reference **162 000 032 677 60**

**Telephone & Internet Banking- BPAY** - Call your bank, credit union or building society to make this payment from your cheque, savings or credit card account.

### Phone

Pay by phone with **Visa, MasterCard** or **AMEX**. Call 1300 368 808.

Reference  
**162 000 032 677 60**

### Australia Post

Use the **Post BillPay** service at any **Australia Post** outlet paying with either cash, cheque or EFTPOS.



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# Your landlord insurance policy schedule

## Type of policy

Landlord Insurance

## Risk address

Unit 2  
488 Danes St  
Lavington NSW 2641

## Policy number

20-0377211-LLP

## Policy

Insured	Rawlings Super Fund Co Pty Ltd
<i>Policy contact details</i>	
Mobile phone:	0426 167 374
Email:	onfire40@gmail.com
<i>Please visit <a href="https://allianz.com.au/preferences">allianz.com.au/preferences</a> to update your contact details</i>	
Insurer	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708
<i>Period of insurance</i>	
Effective date	22 June 2023
Expiry date	4pm on 22 June 2024
No claim bonus	30%
Registered for GST?	No

## Cover

	Sum insured	Excess
Buildings	nil	nil
Contents	\$44,321	\$600**
Rent Default	\$10,000	\$600**
Legal liability	\$10,000,000	nil

\*\*Comprises minimum basic excess \$600.

## Premium

Base premium	\$418.19
Emergency/Fire Services Levy	\$26.95
Stamp Duty	\$44.07
GST	\$44.52
Annual premium	\$533.73
Last year's premium*	\$519.31

This document will be a Tax Invoice for GST when you make a payment.

## Property

Built	1979
External walls	Brick Veneer
Roof material	Unknown
Building type	Villa/Townhouse
Security devices	Key operated deadlocks on all external doors.
Strata title plan	Yes
Licensed property manager	Yes
Weekly rent	\$280

Certain words in this Policy Schedule and the PDS have special meanings that are set out in the PDS or in other policy documentation we provide you with.

\* This includes any amendments made during the last policy period.

## List of insured events

See the PDS for the standard policy terms, conditions, limits and exclusions that apply. This should be read together with this Policy Schedule and any other document we tell you forms part of your policy.

	Covered?
Accidental breakage (of glass)	✓
Earthquake/Tsunami <sup>^</sup>	✓
Explosion	✓
Fire or smoke	✓
Impact damage	✓
Lightning or thunderbolt	✓
Malicious acts	✓
Riot or civil commotion	✓
Storm, rainwater or run-off	✓
Theft, burglary or housebreaking	✓
Water or other liquid damage	✓

## Optional additional covers

Rent Default and Theft by Tenant	✓
Flood	Not taken

<sup>^</sup> Additional excess applies, refer to your PDS for details.

## You're not covered for flood

You have chosen not to take up the optional insured event flood. This means that you are not covered for loss or damage to your contents caused by or arising from flood. If you meet our eligibility criteria, you may be able to add this option. An additional premium is payable which may vary from time to time based on periodic reviews of our flood risk data. If you would like to enquire about adding the insured event flood to your policy, please call us on 13 1000.

## Minimum premiums

Minimum premiums may apply. Any discounts/ entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Discounts may not be applied to any flood component of the premium (if applicable).



## Your Duty to take reasonable care not to make a misrepresentation

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You must take reasonable care not to make a misrepresentation to us. This responsibility applies until we renew your policy so if anything changes prior to your policy's renewal date you need to tell us.

You must answer our questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if you do not answer a question or your answer is obviously not complete or is irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

**If you do not meet the above Duty**, we may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your policy as if it never existed.

If our information or questions are unclear, you can contact us or visit [www.allianz.com.au/misrepresentation](http://www.allianz.com.au/misrepresentation)

Insured Name:

Rawlings Super Fund Co Pty Ltd

Policy Number:

20-0377211-LLP

## YOUR COMPARISON TO LAST YEAR'S PREMIUM

The following comparative information is included to help you understand how your renewal premium compares to last year.

1. Address: Unit 2, 488 Danes St, Lavington NSW 2641

	Last year's Aggregated Premium*		Current Renewal Premium	
Base Premium	\$	410.88	\$	418.19
ESL/FSL**	\$	22.23	\$	26.95
GST	\$	43.32	\$	44.52
Stamp Duty	\$	42.88	\$	44.07
Total Premium	\$	519.31	\$	533.73
Overall Total	\$	519.31	\$	533.73

### \* Important qualification

Last year's Aggregate Premium is the total premium paid to us for your insurance in the prior policy period. If you have changed your cover in any way during the prior policy period and/or at renewal (for example, increasing your cover amount or adding additional cover), the above premium comparison may not be on a like-for-like basis. This price comparison may not be accurate if we have provided you with a refund of premium not related to a change in your cover or where an administrative adjustment was made to your policy. You can ask us for more information.

\*\* ESL - Emergency Services Levy / FSL - Fire Services Levy

# Supplementary Product Disclosure Statement ("SPDS")

## Allianz Landlord Insurance

Preparation Date: 13/09/2022

### Important changes to your Allianz Landlord Insurance Product Disclosure Statement

This document is an SPDS that updates and amends the Allianz Landlord Insurance Product Disclosure Statement ("PDS") dated 24 June 2021. It is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 of GPO Box 9870 Melbourne VIC 3000. This SPDS must be read together with the PDS and replaces any other SPDS that you have been previously given.

This SPDS amends the PDS as follows:

#### **THE 'UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS' SECTION IS DELETED AND REPLACED AS FOLLOWS:**

##### **Understanding your policy and its important terms and conditions**

To properly understand this policy's significant features, benefits and risks you need to carefully read:

- about each of the available types of cover and benefits in the relevant sections, including any endorsements (remember certain words have special meanings – see the "Introduction" section);
- "When we will not pay a claim under your policy" section (this restricts the cover and benefits);
- "Conditions of cover" and "Making a claim" sections (these set out certain obligations that you and we have. If you do not meet them we may be able to refuse to pay a claim); and
- "Other information" section (this contains important information on Your Duty to take reasonable care not to make a misrepresentation, our Privacy policy and our Dispute Resolution process).

When you apply for the policy by completing our application we agree with you on things such as: the period of insurance; your premium; what property you want to cover; the limits you want for certain covers (if optional); excesses that will apply to you or others and whether any standard terms need to be varied (this may be by way of an endorsement). These details are recorded in the schedule we issue to you.

The base premium we charge varies according to your risk profile (e.g. the location of the property, the type of property being insured, the amount of cover required, optional additional covers selected and relevant claims history etc).

In some cases, discounts may apply if you meet certain criteria we set. You will also have to pay any compulsory government charges (e.g. Stamp Duty and GST) and Fire Services Levy (where applicable) plus any additional charges we tell you of. We tell you the total amount payable when you apply and if you effect cover, the amounts due will be confirmed in your schedule.

If you pay your premium by instalments refer to the "Conditions of Cover" section for important details on your rights and obligations. If an instalment is not paid, we will let you know and we will try to deduct the overdue amount along with your next regular payment on the next instalment due date. If the next attempt to deduct the outstanding amount and the next instalment amount fails, we will cancel your policy for non-payment. We will send you a notice advising you of cancellation and cancellation will be effective 14 days from the date on this notice. So, it's important that you pay your instalments on time. If you can't, you should get in touch with us immediately.

This policy sets out the cover we are able to provide you with. You need to decide if the limits, type and level of cover are appropriate for you and will cover your potential loss. If they are not, you may be underinsured and have to bear part of any loss you are not covered for yourself. To avoid this, people seek to set the sum insured for the relevant property being insured at its estimated replacement value. You should also read the GST Notice to understand how GST is applied to a claim. If you have any queries, want further information about the policy or want to confirm a transaction, please use the contact details on the back cover.

## **THE 'OUR AGREEMENT WITH YOU' SECTION IS DELETED AND REPLACED AS FOLLOWS:**

### **Our agreement with you**

We will insure you for:

- loss or damage caused by one or more of the insured events;
- the other benefits; and
- any optional additional cover(s) you have selected,

as set out in this policy occurring during the period of insurance.

This cover will be given on the basis:

- that you have paid or agreed to pay us the premium for the cover you selected when you applied for cover and which the current schedule indicates is in force; and
- of the verbal and/or written information provided by you which you gave after having been advised of your Duty to take reasonable care not to make a misrepresentation either verbally or in writing. If you failed to comply with your Duty to take reasonable care not to make a misrepresentation we may be entitled to reduce our liability under the policy in respect of a claim and/or we may cancel your policy. If you have told us something which is fraudulent, we also have the option of cancelling your policy from the effective date stated in the current schedule.

We only cover those parties shown in the schedule unless otherwise stated in the relevant policy section as being a person entitled to cover.

For your assistance we have provided an explanation of your Duty to take reasonable care not to make a misrepresentation and the consequences of misrepresentation, under the heading "Your Duty to take reasonable care not to make a misrepresentation".

## **THE '5. COOLING OFF AND CANCELLATION RIGHTS UNDER THE POLICY' SECTION HAS BEEN DELETED AND REPLACED AS FOLLOWS:**

### **5. Cooling off and cancellation rights under the policy**

- a. You may cancel or return this policy at any time by contacting us. If you cancel your policy within 14 days from either:
  - the date we issued you a new policy, or
  - the start date of a policy that you have renewed,

(this is known as a "cooling off period") then in either of these situations, provided you have not made a claim or an event has not occurred that could give rise to a claim on your policy, we will refund your premium. We may deduct from your refund any government taxes or duties we cannot recover.



- b. We have the right to cancel this policy where permitted by law. For example, we can cancel:
- if you have failed to comply with your Duty to take reasonable care not to make a misrepresentation;
  - where you have failed to comply with a provision of your policy, including the term relating to payment of premium;
  - where you have made a fraudulent claim under your policy or under some other contract of insurance that provides cover during the same period of time that our policy covers you; or
  - where we agree to accept payment of premium by periodic instalment and at least one instalment remains unpaid in excess of one month from the date on which it was due and payable.
- c. After the cooling off period has ended, if you or we cancel the policy we may deduct a pro rata proportion of the premium for time on risk, plus all or part of any government taxes, levies or duties.
- d. In the event that you have made a total loss claim under this policy and we have agreed to pay the full sum insured for your property no return of premium will be made.

## **THE 'YOUR DUTY OF DISCLOSURE' SECTION IS DELETED AND REPLACED AS FOLLOWS:**

### **Your Duty to take reasonable care not to make a misrepresentation**

You must take reasonable care not to make a misrepresentation to us. This responsibility applies until we issue you with a policy for the first time or agree to renew, extend, vary/change, or reinstate your policy.

You must answer our questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if you do not answer a question or if your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

**If you do not meet the above Duty**, we may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your policy as if it never existed.

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